

Applicant: Ganesan  
Filed: May 8, 2001  
Application No.: 09/849,978

**Amendments to the Drawings:**

The attached sheets of drawings includes changes to Figures 10, 11B, and 22. The sheet that includes Figures 9-10 replaces the original sheet that includes Figures 9-10. In Figure 10, previously omitted label “BUS” for element 1110 has been added. The sheet that includes Figures 11A-11B replaces the original sheet that includes Figures 11A-11B. In Figure 11B, previously omitted label “BUS” for element 1110’ has been added. The sheet that includes Figure 22 replaces the original sheet that includes Figure 22. In Figure 22, element 2320 has been corrected to be 2220.

Attachments: 3 Replacement Sheets  
                  3 Annotated Sheets showing Changes

### **REMARKS**

The present Amendment Response is responsive to the non-final Office Action mailed July 21, 2006. As a preliminary matter, Applicants would like to thank the Examiner for the thorough review of the specification and drawings, as evidenced on pages 2-4 of the Office Action. As described below, Applicants have made most of the suggested amendments to the specification and the drawings.

By this Amendment, Claims 73-112 remain pending. More specifically, Claims 53-72 have been canceled with Claims 1-52 being previously canceled. New Claims 73-112 have been added. Applicants respectfully submit that support in the specification for new Claims 73-112 can be found at least on page 56, line 1 – page 58, line 35, page 61, line 10 – page 62, line 10 and the accompanying drawings of FIGs. 18A, 18B, 19B, 19C, 28, and 29. Additional support may also be found at least on page 36, lines 8-21 and page 27, lines 16-19. No new matter has been added by the foregoing amendments. Applicants respectfully submit that the instant application is in condition for allowance.

### **Objections to the Specification**

Applicants have made several amendments to correct typographical errors in specification, as identified by the Examiner. In the paragraph beginning at page 3, line 5, “relating the user” has been corrected to be “relating to the user.” In the paragraph beginning at page 10, line 30, “compared traditional” has been corrected to be “compared to traditional.” In the paragraph beginning at page 16, line 13, a comma has been inserted between “the purchaser” and “the shipping agent.” In the paragraph beginning at page 30, line 15, “database(s) 305” has been corrected to be “database(s) 306.” In the paragraph beginning at page 46, line 33, “shipping agent 200” has been corrected to be “shipping agent 2000.” In the paragraph beginning with page 50, line 12, “communication 2415B” has been corrected to be “communication 2415A.” In the paragraph beginning at page 61, line 16, “non-enrolled recipient 1800C” has been corrected to be “non-enrolled recipient 2800C.” In the paragraph beginning at page 61, line 23, “database 1805” has been corrected to be “database 2605.” In the paragraph beginning at page 61, line 29, “non-enrolled recipient 1800C” has been corrected to be “non-enrolled recipient 2800C.”

Likewise, the paragraphs beginning at page 38, line 26 and page 39, line 17 have been amended to include reference numeral 1490 for the auction site 1490 identified in the FIG. 14 and subsequent drawings.

### **Objections to the Drawings**

In the Office Action, the Examiner indicated that in Figure 10, item 1110 should be labeled “bus”; in Figure 11b, item 1110’ should be labeled “bus”; and item 232 should be 2220. Applicants have made the corrections, as reflected in the 3 Replacement Sheets and 3 Annotated Sheets.

In addition, the Examiner indicated that item 1490 in Figure 14 and subsequent drawings has not been mentioned in the description. Accordingly, Applicants have amended the paragraphs beginning at page 38, line 26 and page 39, line 17 to include reference numeral 1490 for the auction site 1490 identified in the FIG. 14 and subsequent drawings.

### **Claim Rejections Under Tozzoli**

In the non-final Office Action, Claims 53-56, 58-60, 62-65, 67-69, and 71 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,717,989 to Tozzoli et al. (hereafter referred to as “Tozzoli”). Likewise, Claims 57, 61, 66, 70, and 72 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Tozzoli. Applicants respectfully traverse the rejections.

Applicants respectfully submit that newly added independent Claims 73 and 93 are patentable over Tozzoli. In particular, Claim 73, and similarly Claim 93, recites among other features, “if the payee is a registered member, causing funds to be released in the amount of the payment upon the occurrence of at least one first triggering event” and “if the payee is not a registered member, causing funds to be released in the amount of the payment upon the occurrence of at least one second triggering event.”

By contrast, Tozzoli does not provide for different triggering events for releasing funds to registered payees as compared to releasing funds to unregistered payees. Indeed, in Tozzoli, an unregistered seller could never be the stated recipient of a payment request from a buyer since a purchase order transaction between a buyer and seller cannot even occur unless both the buyer

and seller have been registered with the claimed system of Tozzoli. (*See* col. 5, lines 21-22 (“When a party communicates with the system, the party must submit the appropriate passwords.”) (emphasis added)). Similarly, as described in Tozzoli, “[t]o obtain access to the system, companies wishing to act as buyers and sellers go through an application process supervised by the funder.” (Col. 5, lines 47-49) (emphasis added). This application process provides the funder with the necessary information from a buyer and seller in order to determine which proposed purchase order transactions between the buyer and seller would satisfy the funder’s predetermined criteria for guaranteed funding. (Col. 5, lines 35-38).

Therefore, Tozzoli does not teach or suggest “if the payee is a registered member, causing funds to be released in the amount of the payment upon the occurrence of at least one first triggering event” and “if the payee is not a registered member, causing funds to be released in the amount of the payment upon the occurrence of at least one second triggering event,” as similarly recited in independent Claims 73 and 93. Accordingly, independent Claims 73 and 93 are patentable over Tozzoli. All of the remaining dependent claims are allowable as depending from allowable independent claims, notwithstanding their independent recitation of patentable features.

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### CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'J-V-Chang', is written over a horizontal line.

Jason V. Chang  
Attorney for Applicants  
Registration No. 58,092

SUTHERLAND ASBILL & BRENNAN, LLP  
999 Peachtree Street, NE  
Atlanta, GA 30309-3996  
(404) 853-8214  
(404) 853-8806 (fax)  
SAB Docket No.: 23952-0128